

<b>United States Bankruptcy Court</b> <b>District of Arizona</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Kalisz, Thomas</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Kalisz, Danuta</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Tom Kalisz; AKA Tomasz Kalisz; AKA Thomas Tadeusz Kalisz; AKA Thomas N. Kalisz</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Danuta R. Kalisz; AKA Danuta Regina Kalisz; AKA Danuta R. Brandt</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-2085</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-4641</b>
Street Address of Debtor (No. and Street, City, and State): <b>13603 W. Merrell Street Avondale, AZ</b> <div style="text-align: right;">ZIP Code <b>85392-3560</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>13603 W. Merrell Street Avondale, AZ</b> <div style="text-align: right;">ZIP Code <b>85392-3560</b></div>
County of Residence or of the Principal Place of Business: <b>Maricopa</b>		County of Residence or of the Principal Place of Business: <b>Maricopa</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b>  Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b>  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> 1-49</span> <span><input checked="" type="checkbox"/> 50-99</span> <span><input type="checkbox"/> 100-199</span> <span><input type="checkbox"/> 200-999</span> <span><input type="checkbox"/> 1,000-5,000</span> <span><input type="checkbox"/> 5,001-10,000</span> <span><input type="checkbox"/> 10,001-25,000</span> <span><input type="checkbox"/> 25,001-50,000</span> <span><input type="checkbox"/> 50,001-100,000</span> <span><input type="checkbox"/> OVER 100,000</span> </div>		
<b>Estimated Assets</b> <div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> \$0 to \$50,000</span> <span><input type="checkbox"/> \$50,001 to \$100,000</span> <span><input checked="" type="checkbox"/> \$100,001 to \$500,000</span> <span><input type="checkbox"/> \$500,001 to \$1 million</span> <span><input type="checkbox"/> \$1,000,001 to \$10 million</span> <span><input type="checkbox"/> \$10,000,001 to \$50 million</span> <span><input type="checkbox"/> \$50,000,001 to \$100 million</span> <span><input type="checkbox"/> \$100,000,001 to \$500 million</span> <span><input type="checkbox"/> \$500,000,001 to \$1 billion</span> <span><input type="checkbox"/> More than \$1 billion</span> </div>		
<b>Estimated Liabilities</b> <div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> \$0 to \$50,000</span> <span><input type="checkbox"/> \$50,001 to \$100,000</span> <span><input type="checkbox"/> \$100,001 to \$500,000</span> <span><input type="checkbox"/> \$500,001 to \$1 million</span> <span><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</span> <span><input type="checkbox"/> \$10,000,001 to \$50 million</span> <span><input type="checkbox"/> \$50,000,001 to \$100 million</span> <span><input type="checkbox"/> \$100,000,001 to \$500 million</span> <span><input type="checkbox"/> \$500,000,001 to \$1 billion</span> <span><input type="checkbox"/> More than \$1 billion</span> </div>		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Kalisz, Thomas****Kalisz, Danuta****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Walter Howl****September 1, 2010**

Signature of Attorney for Debtor(s)

(Date)

**Walter Howl 020189****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):  
**Kalisz, Thomas**  
**Kalisz, Danuta**

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Thomas Kalisz**  
 Signature of Debtor **Thomas Kalisz**

**X /s/ Danuta Kalisz**  
 Signature of Joint Debtor **Danuta Kalisz**

Telephone Number (If not represented by attorney)

**September 1, 2010**

Date

**Signature of Attorney\***

**X /s/ Walter Howl**  
 Signature of Attorney for Debtor(s)

**Walter Howl 020189**

Printed Name of Attorney for Debtor(s)

**Nagle Law Group, P.C.**

Firm Name

**4530 East Shea Boulevard**  
**Suite 140**  
**Phoenix, AZ 85028-6067**

Address

**Email: walter.howl@naglelaw.com**

**(602) 595-6951 Fax: (602) 914-7293**

Telephone Number

**September 1, 2010**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**  
 Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**  
 Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**United States Bankruptcy Court  
District of Arizona**

In re **Thomas Kalisz  
Danuta Kalisz**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Thomas Kalisz

Thomas Kalisz

Date: September 1, 2010

Certificate Number: 01267-AZ-CC-012094093



01267-AZ-CC-012094093

## CERTIFICATE OF COUNSELING

I CERTIFY that on August 23, 2010, at 8:14 o'clock PM CDT, Thomas Kalisz received from Money Management International, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: August 23, 2010 By: /s/Tiffany Pena

Name: Tiffany Pena

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court  
District of Arizona**

In re **Thomas Kalisz  
Danuta Kalisz**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Danuta Kalisz  
Danuta Kalisz

Date: September 1, 2010



Certificate Number: 01267-AZ-CC-012094094



01267-AZ-CC-012094094

## CERTIFICATE OF COUNSELING

I CERTIFY that on August 23, 2010, at 8:14 o'clock PM CDT, Danuta R Kalisz received from Money Management International, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: August 23, 2010 By: /s/Tiffany Pena

Name: Tiffany Pena

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court**  
**District of Arizona**

In re **Thomas Kalisz,**  
**Danuta Kalisz**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>442,308.00</b>		
B - Personal Property	<b>Yes</b>	<b>8</b>	<b>45,536.77</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>6</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		<b>1,040,739.20</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>20</b>		<b>624,749.49</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>16,305.26</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>21,025.28</b>
Total Number of Sheets of ALL Schedules		<b>43</b>			
Total Assets			<b>487,844.77</b>		
Total Liabilities				<b>1,665,488.69</b>	

**United States Bankruptcy Court**  
**District of Arizona**

In re **Thomas Kalisz,**  
**Danuta Kalisz**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>9,451.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>9,451.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>16,305.26</b>
Average Expenses (from Schedule J, Line 18)	<b>21,025.28</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>4,516.28</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>574,276.20</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>624,749.49</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>1,199,025.69</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Location: 13603 W. Merrell Street, Avondale AZ 85392 (Market Value per Yahoo Real Estate/Eppraisal.com as of 08/31/2010)</b>	<b>Fee simple</b>	<b>C</b>	<b>242,308.00</b>	<b>627,388.25</b>
<b>13331 W. Indian School Rd. #B201 Litchfield Park AZ 85340 (Business Condominium - Debtor's Office) [As of 06/17/2010, Debtor 90 days or more delinquent]</b>	<b>Fee simple</b>	<b>C</b>	<b>200,000.00</b>	<b>383,904.89</b>

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 Sub-Total > **442,308.00** (Total of this page)

 Total > **442,308.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560 - Joint Debtor (Purse) and Debtor \$0.00</b>	<b>C</b>	<b>80.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>USAA FEDERAL SAVINGS BANK Personal Checking (\$36.13) and Savings Account (\$0.00): xxxxxx2458 Name on Statement/Account: Danuta R. Kalisz</b>	<b>C</b>	<b>36.13</b>
		<b>MidFirst Bank Personal Checking Plus Account: xxxxxx4815 Name on Statement/Account: Thomas Kalisz and Danuta R. Kalisz</b>	<b>C</b>	<b>16.64</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>See attached Household Inventory Sheet Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>C</b>	<b>3,560.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Misc. Books/CDs/DVDs Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>C</b>	<b>200.00</b>
6. Wearing apparel.		<b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560 Men's Clothing (Debtor)(\$500) Women's Clothing (Joint Debtor)(\$500)</b>	<b>C</b>	<b>1,000.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.		<b>(See household inventory attached) Location: 13603 W. Merrell Street, Avondale AZ 85392-3560 rifle and handgun (\$150 each)) 2 Bicycles (\$50 each)</b>	<b>C</b>	<b>400.00</b>

Sub-Total > **5,292.77**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560 See Household Inventory attached Camera</b>	<b>C</b>	<b>45.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Debtor is sole member of Arizona My Home Realty LLC (100%) (no value) as detailed in Statement of Financial Affairs</b>	<b>C</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.		<b>Debtor and Joint Debtor are is sole member of Tom Kalisz and Danuta Kalisz PLLC (100%) (no value) as detailed in Statement of Financial Affairs</b>	<b>C</b>	<b>0.00</b>
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			

Sub-Total > **45.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2007 Mazda CX-9 Sport SUV 4D (50,500 miles) Edmunds Rough Condition Trade In Value \$12,756.00 (damage to front grill and bumper and to rear bumper) and interior wear and tear (Remaining Loan Balance approximately \$2,908.00) Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>C</b>	<b>12,756.00</b>
		<b>Note: Debtor's Equity is \$0.00/under water 2008 Cadillac SRX Sports Utility 4D (42,563 miles) Edmunds Average Condition Trade In Value \$21,247.00 Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>C</b>	<b>21,247.00</b>
26. Boats, motors, and accessories.	<b>X</b>			

Sub-Total > **34,003.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b> <b>Items purchased in August 2010 from Tom Kalisz and Danuta Kalisz PLLC office as well as items already in Debtor and Joint Debtor's home office - both are Realtors</b> <b>[See attached list]</b>	<b>C</b>	<b>4,285.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		<b>German Shepherd (pet)</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>C</b>	<b>200.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>One piano (\$150) (see Household Inventory Attached) 1986 upright, frame is cracked</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>C</b>	<b>150.00</b>
		<b>(Debtor) 75% contingent earned but unpaid wages/commissions or 30x minimum wage whichever is greater</b>	<b>C</b>	<b>Unknown</b>
		<b>(Joint Debtor) 75% contingent earned but unpaid wages or 30x minimum wage whichever is greater</b>	<b>C</b>	<b>Unknown</b>
		<b>food, fuel and provisions (6 months)</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>C</b>	<b>1,561.00</b>

Sub-Total >	<b>6,196.00</b>
(Total of this page)	
Total >	<b>45,536.77</b>

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)



**United States Bankruptcy Court  
District of Arizona**

In re Thomas and Danuta Kalisz  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**HOUSEHOLD GOODS SHEET**

**Household Goods List**

**Living Room**

Description of  
Property

Value of each item

	1	2	3	4	5	Total Value
Couch(es)	\$100					\$100
Bookcase(s)	\$50					\$50
Desk(s)						
Chair(s)	\$20	\$20				\$40
Table(s)						
Lamp(s)	\$15	\$15				\$30
Radio(s)						
Television(s)	\$100*	2005 Sony 32 inch screen (living room)				\$100
	\$100*	1997 Toshiba 32 inch screen (family room)				\$100
Stereo(s)						
VCR/DVD Player(s)						
Other:						
Coffee Table	\$15	\$15				\$30
Rug	\$80					\$80
Total:						<b>\$530</b>

**Dining Room**

Description of  
Property

Value of each item

	1	2	3	4	5	Total Value
Table(s)	\$100					\$100
Chair(s)	\$15	\$15	\$15	\$15		\$60
Lamp(s)						
China Closet(s)						
China						
Silverware						
Other:						
Total:						<b>\$160</b>

**Bedrooms**

Description of  
Property

Value of each item

	1	2	3	4	5	Total Value
Bed(s)	\$200	\$200				\$400
Chair(s)						
Dresser(s)	\$100					\$100
Chest(s) of Drawers	\$30	\$30				\$60

Desk(s)						
Mirror(s)	\$25					\$25
Lamp(s)	\$10					\$10
Vanity(s)						
Radio(s)						
Television(s)						
Stereo(s)						
VCR/DVD Player(s)						
Computer(s)						
Other:						
Bedding	\$100					\$100
Total:						<b>\$695</b>

### **Kitchen**

Description of  
Property

	<u>Value of each item</u>					
	1	2	3	4	5	Total Value
Table(s)	\$90					\$90
Chair(s)	\$20	\$20	\$20	\$20		\$80
Microwave(s)	\$100					\$100
Refrigerator(s)	\$200					\$200
Deep Freezer(s)						
Dishwasher(s)	\$100					\$100
Washing Machine(s)	\$100					\$100
Dryer(s)						
Stove(s)	\$150					\$150
Dishes	\$150					\$150
Cookware	\$100					\$100
Other:						\$100
Total:						<b>\$1,170</b>

### **Other Rooms (Hallways,Bathrooms,Garage,Attic,Basement,Shed, etc.**

Description of  
Property

	<u>Value of each item</u>					
	1	2	3	4	5	Total Value
Computer(s)						
Radio(s)						
Stereo(s)						
Desk(s)						
Chair(s)						
Game Table(s)						
Sewing Machine(s)						
Vacuum Cleaner(s)	\$50					\$50
Iron(s)	\$10					\$10
Camera(s)	\$45					\$45
Air Conditioner(s)						
Tool(s)						

Power Tool(s)						
Lawn Mower(s)						
Other:						
Piano	\$150					\$150
Guns	\$150	\$150				\$300
Bicycles	\$50	\$50				\$100
TV	\$250					\$250
Patio Furniture	\$100					\$100
Total:						<b>\$1,005</b>

Total Value of all Household Goods **\$3,560**

Date **August 31, 2010**

Signature /s/

Debtor – Thomas Kalisz

Date **August 31, 2010**

Signature /s/

Joint Debtor – Danuta Kalisz

**United States Bankruptcy Court  
District of Arizona**

In re Thomas Kalisz and Danuta Kalisz

Debtor(s)

Case No.

Chapter

7

TOOLS OF THE TRADE  
OFFICE FURNITURE AND EQUIPEMENT SHEET

**Part I - Items purchased in August 2010 from the Tom Kalisz and Danuta Kalisz PLLC office**

Item description	quantity	Value per item	Total Value
Chairs	20	10.00	\$300.00
small tables	2	10.00	\$20.00
TV/Monitor	2	200.00	\$400.00
Computers	5	50.00	\$250.00
Bookshelves	2	15.00	\$30.00
4-drawer file cabinet	1	20.00	\$20.00
Printer	3	50.00	\$150.00
Desk	3	50.00	\$150.00
Phoenix Metro Map	1	25.00	\$25.00
Table	1	40.00	\$40.00
Credenza	1	50.00	\$50.00
Personal desks	5	25.00	\$150.00
Conference table	1	75.00	\$75.00
Vacuum	1	30.00	\$30.00
Telephones	7	25.00	\$175.00
Copy machine	1	100.00	\$100.00
Fax	1	100.00	\$100.00
2 File cabinets	1	20.00	\$20.00
Real estate posts	10	10	\$100.00
Real estate signs	15	10.00	\$150.00
<b>Subtotal</b>			<b>\$2,335.00</b>

**Part II - Items located in Home Office**

Item description	quantity	Value per item	Total Value
Desk, Computer, Printer & Chair	2	50.00	\$100
Apple I-Pad	1	600.00	\$600
Computer	2	175.00	\$350
Printer	2	100.00	\$200
Chair	2	50.00	\$100
Fax	1	50.00	\$50
File Cabinet	1	50.00	\$50
Laptop	1	500.00	\$500.00
<b>Subtotal</b>			<b>\$1,950.00</b>

**Grand Total** **\$4,285.00**

Date August 31, 2010

Signature /s/

Debtor – Thomas Kalisz

Date August 31, 2010

Signature /s/

Joint Debtor – Danuta Kalisz

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☒ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Location: 13603 W. Merrell Street, Avondale AZ 85392</b> (Market Value per Yahoo Real Estate/Eppraisal.com as of 08/31/2010)	<b>Ariz. Rev. Stat. § 33-1101(A)</b>	<b>150,000.00</b>	<b>242,308.00</b>
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>USAA FEDERAL SAVINGS BANK</b> Personal Checking (\$36.13) and Savings Account (\$0.00): xxxxxx2458 Name on Statement/Account: Danuta R. Kalisz	<b>Ariz. Rev. Stat. § 33-1126A9</b>	<b>150.00</b>	<b>36.13</b>
<b>MidFirst Bank</b> Personal Checking Plus Account: xxxxxx4815 Name on Statement/Account: Thomas Kalisz and Danuta R. Kalisz	<b>Ariz. Rev. Stat. § 33-1126A9</b>	<b>150.00</b>	<b>16.64</b>
<b>Household Goods and Furnishings</b>			
<b>See attached Household Inventory Sheet</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>Ariz. Rev. Stat. § 33-1123</b>	<b>8,000.00</b>	<b>3,560.00</b>
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
<b>Misc. Books/CDs/DVDs</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>Ariz. Rev. Stat. § 33-1125(5)</b>	<b>250.00</b>	<b>200.00</b>
<b>Wearing Apparel</b>			
<b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b> Men's Clothing (Debtor)(\$500) Women's Clothing (Joint Debtor)(\$500)	<b>Ariz. Rev. Stat. § 33-1125(1)</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
<b>(See household inventory attached)</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b> rifle and handgun (\$150 each)) 2 Bicycles (\$50 each)	<b>Ariz. Rev. Stat. § 33-1125(7)</b>	<b>1,000.00</b>	<b>400.00</b>
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>2007 Mazda CX-9 Sport SUV 4D (50,500 miles)</b> Edmunds Rough Condition Trade In Value \$12,756.00 (damage to front grill and bumper and to rear bumper) and interior wear and tear (Remaining Loan Balance approximately \$2,908.00) <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>Ariz. Rev. Stat. § 33-1125(8)</b>	<b>10,000.00</b>	<b>12,756.00</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Note: Debtor's Equity is \$0.00/under water</b> <b>2008 Cadillac SRX Sports Utility 4D (42,563 miles)</b> <b>Edmunds Average Condition Trade In Value \$21,247.00</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>Ariz. Rev. Stat. § 33-1125(8)</b>	<b>0.00</b>	<b>21,247.00</b>
<b>Office Equipment, Furnishings and Supplies</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b> <b>Items purchased in August 2010 from Tom Kalisz and Danuta Kalisz PLLC office as well as items already in Debtor and Joint Debtor's home office - both are Realtors</b> <b>[See attached list]</b>	<b>Ariz. Rev. Stat. § 33-1130(1)</b>	<b>5,000.00</b>	<b>4,285.00</b>
<b>Animals</b> <b>German Shepherd (pet)</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>Ariz. Rev. Stat. § 33-1125(3)</b>	<b>200.00</b>	<b>200.00</b>
<b>Other Personal Property of Any Kind Not Already Listed</b> <b>One piano (\$150) (see Household Inventory Attached) 1986 upright, frame is cracked</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>Ariz. Rev. Stat. § 33-1125(2)</b>	<b>150.00</b>	<b>150.00</b>
<b>(Debtor) 75% contingent earned but unpaid wages/commissions or 30x minimum wage whichever is greater</b>	<b>Ariz. Rev. Stat. § 33-1131(B)</b>	<b>Unknown</b>	<b>Unknown</b>
<b>(Joint Debtor) 75% contingent earned but unpaid wages or 30x minimum wage whichever is greater</b>	<b>Ariz. Rev. Stat. § 33-1131(B)</b>	<b>Unknown</b>	<b>Unknown</b>
<b>food, fuel and provisions (6 months)</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>	<b>Ariz. Rev. Stat. § 33-1124</b>	<b>1,561.00</b>	<b>1,561.00</b>

Total:

**177,461.00****287,719.77**Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

**United States Bankruptcy Court  
District of Arizona**

In re Thomas and Danuta Kalisz  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**HOUSEHOLD GOODS SHEET**

**Household Goods List**

**Living Room**

Description of  
Property

Value of each item

	1	2	3	4	5	Total Value
Couch(es)	\$100					\$100
Bookcase(s)	\$50					\$50
Desk(s)						
Chair(s)	\$20	\$20				\$40
Table(s)						
Lamp(s)	\$15	\$15				\$30
Radio(s)						
Television(s)	\$100*	2005 Sony 32 inch screen (living room)				\$100
	\$100*	1997 Toshiba 32 inch screen (family room)				\$100
Stereo(s)						
VCR/DVD Player(s)						
Other:						
Coffee Table	\$15	\$15				\$30
Rug	\$80					\$80
Total:						<b>\$530</b>

**Dining Room**

Description of  
Property

Value of each item

	1	2	3	4	5	Total Value
Table(s)	\$100					\$100
Chair(s)	\$15	\$15	\$15	\$15		\$60
Lamp(s)						
China Closet(s)						
China						
Silverware						
Other:						
Total:						<b>\$160</b>

**Bedrooms**

Description of  
Property

Value of each item

	1	2	3	4	5	Total Value
Bed(s)	\$200	\$200				\$400
Chair(s)						
Dresser(s)	\$100					\$100
Chest(s) of Drawers	\$30	\$30				\$60

Desk(s)						
Mirror(s)	\$25					\$25
Lamp(s)	\$10					\$10
Vanity(s)						
Radio(s)						
Television(s)						
Stereo(s)						
VCR/DVD Player(s)						
Computer(s)						
Other:						
Bedding	\$100					\$100
Total:						<b>\$695</b>

### **Kitchen**

Description of  
Property

	<u>Value of each item</u>					
	1	2	3	4	5	Total Value
Table(s)	\$90					\$90
Chair(s)	\$20	\$20	\$20	\$20		\$80
Microwave(s)	\$100					\$100
Refrigerator(s)	\$200					\$200
Deep Freezer(s)						
Dishwasher(s)	\$100					\$100
Washing Machine(s)	\$100					\$100
Dryer(s)						
Stove(s)	\$150					\$150
Dishes	\$150					\$150
Cookware	\$100					\$100
Other:						\$100
Total:						<b>\$1,170</b>

### **Other Rooms (Hallways,Bathrooms,Garage,Attic,Basement,Shed, etc.**

Description of  
Property

	<u>Value of each item</u>					
	1	2	3	4	5	Total Value
Computer(s)						
Radio(s)						
Stereo(s)						
Desk(s)						
Chair(s)						
Game Table(s)						
Sewing Machine(s)						
Vacuum Cleaner(s)	\$50					\$50
Iron(s)	\$10					\$10
Camera(s)	\$45					\$45
Air Conditioner(s)						
Tool(s)						



Power Tool(s)						
Lawn Mower(s)						
Other:						
Piano	\$150					\$150
Guns	\$150	\$150				\$300
Bicycles	\$50	\$50				\$100
TV	\$250					\$250
Patio Furniture	\$100					\$100
Total:						<b>\$1,005</b>

Total Value of all Household Goods **\$3,560**

Date **August 31, 2010**

Signature /s/

Debtor – Thomas Kalisz

Date **August 31, 2010**

Signature /s/

Joint Debtor – Danuta Kalisz

**United States Bankruptcy Court  
District of Arizona**

In re Thomas Kalisz and Danuta Kalisz

Debtor(s)

Case No.

Chapter

7

**TOOLS OF THE TRADE  
OFFICE FURNITURE AND EQUIPEMENT SHEET**

**Part I - Items purchased in August 2010 from the Tom Kalisz and Danuta Kalisz PLLC office**

Item description	quantity	Value per item	Total Value
Chairs	20	10.00	\$300.00
small tables	2	10.00	\$20.00
TV/Monitor	2	200.00	\$400.00
Computers	5	50.00	\$250.00
Bookshelves	2	15.00	\$30.00
4-drawer file cabinet	1	20.00	\$20.00
Printer	3	50.00	\$150.00
Desk	3	50.00	\$150.00
Phoenix Metro Map	1	25.00	\$25.00
Table	1	40.00	\$40.00
Credenza	1	50.00	\$50.00
Personal desks	5	25.00	\$150.00
Conference table	1	75.00	\$75.00
Vacuum	1	30.00	\$30.00
Telephones	7	25.00	\$175.00
Copy machine	1	100.00	\$100.00
Fax	1	100.00	\$100.00
2 File cabinets	1	20.00	\$20.00
Real estate posts	10	10	\$100.00
Real estate signs	15	10.00	\$150.00
<b>Subtotal</b>			<b>\$2,335.00</b>

**Part II - Items located in Home Office**

Item description	quantity	Value per item	Total Value
Desk, Computer, Printer & Chair	2	50.00	\$100
Apple I-Pad	1	600.00	\$600
Computer	2	175.00	\$350
Printer	2	100.00	\$200
Chair	2	50.00	\$100
Fax	1	50.00	\$50
File Cabinet	1	50.00	\$50
Laptop	1	500.00	\$500.00
<b>Subtotal</b>			<b>\$1,950.00</b>

**Grand Total** **\$4,285.00**

Date August 31, 2010

Signature /s/

Debtor – Thomas Kalisz

Date August 31, 2010

Signature /s/

Joint Debtor – Danuta Kalisz

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN								
Account No. <b>xxxx8099</b>  <b>Creditor #: 1</b> <b>Bank of America</b> <b>BAC Home Loans Servicing LP</b> <b>PO Box 515504</b> <b>Los Angeles, CA 90051-6804</b>					<b>C</b>					
		<b>Second Mortgage (Home Equity Loan)</b>								
		<b>Location: 13603 W. Merrell Street, Avondale AZ 85392 (Market Value per Yahoo Real Estate/Eppraisal.com as of 08/31/2010)</b>								
		Value \$ <b>242,308.00</b>							<b>90,352.04</b>	<b>90,352.04</b>
Account No. <b>xxxxxxxxxx</b>  <b>BAC Home Loans Countrywide</b> <b>450 American Street SV 416</b> <b>Simi Valley, CA 93065</b>										
		<b>Representing: Bank of America</b>							<b>Notice Only</b>	
		Value \$								
Account No. <b>xxxx8099</b>  <b>Bank of America Home Loans</b> <b>Customer Service</b> <b>PO Box 5170</b> <b>Simi Valley, CA 93062-5170</b>										
		<b>Representing: Bank of America</b>							<b>Notice Only</b>	
		Value \$								
Account No. <b>xxxxxxxx8001</b>  <b>Creditor #: 2</b> <b>Chase</b> <b>PO Box 78039</b> <b>Phoenix, AZ 85062-8039</b>					<b>C</b>					
		<b>First Mortgage</b>								
		<b>13331 W. Indian School Rd. #B201 Litchfield Park AZ 85340 (Business Condominium - Debtor's Office) [As of 06/17/2010, Debtor 90 days or more delinquent]</b>								
		Value \$ <b>200,000.00</b>							<b>381,944.36</b>	<b>181,944.36</b>
Subtotal (Total of this page)									<b>472,296.40</b>	<b>272,296.40</b>

2 continuation sheets attached

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxx-xx01-CU</b>			<b>HOA assessment</b>					
<b>Creditor #: 3</b> <b>Coldwater Station LLC</b> <b>c/o Eagle Commercial Realty Svcs</b> <b>2929 N. 44th Street #345</b> <b>Phoenix, AZ 85018</b>		<b>C</b>	<b>13331 W. Indian School Rd. #B201</b> <b>Litchfield Park AZ 85340 (Business</b> <b>Condominium - Debtor's Office)</b> <b>[As of 06/17/2010, Debtor 90 days or</b> <b>more delinquent]</b>					
			Value \$ <b>200,000.00</b>				<b>1,960.53</b>	<b>1,960.53</b>
Account No. <b>042</b>			<b>HOA assessment</b>					
<b>Creditor #: 4</b> <b>Fulton Estates HOA</b> <b>8765 Kelton Lane Building A-1, Suite</b> <b>102</b> <b>Peoria, AZ 85382-3574</b>		<b>C</b>	<b>Location: 13603 W. Merrell Street,</b> <b>Avondale AZ 85392</b> <b>(Market Value per Yahoo Real</b> <b>Estate/Ep appraisal.com as of 08/31/2010)</b>					
			Value \$ <b>242,308.00</b>				<b>265.00</b>	<b>265.00</b>
Account No. <b>xxxxxxx1000</b>			<b>Purchase Money Security</b> <b>Note: Debtor's Equity is \$0.00/under</b> <b>water</b> <b>2008 Cadillac SRX Sports Utility 4D</b> <b>(42,563 miles)</b> <b>Edmunds Average Condition Trade In</b> <b>Value \$21,247.00</b> <b>Location: 13603 W. Merrell Street,</b>					
<b>Creditor #: 5</b> <b>Santander Consumer USA Inc.</b> <b>P.O. Box 660633</b> <b>Dallas, TX 75266-0633</b>		<b>C</b>						
			Value \$ <b>21,247.00</b>				<b>26,538.06</b>	<b>5,291.06</b>
Account No. <b>xxxxxxx1000</b>			<b>Representing:</b> <b>Santander Consumer USA Inc.</b>				<b>Notice Only</b>	
<b>Santander Consumer USA Inc.</b> <b>1010 W. Mockingbird Lane</b> <b>Suite 100</b> <b>Dallas, TX 75247</b>								
			Value \$					
Account No. <b>xxxxxxx1000</b>			<b>Representing:</b> <b>Santander Consumer USA Inc.</b>				<b>Notice Only</b>	
<b>Santander Consumer USA Inc.</b> <b>Attention: Bankruptcy Dept.</b> <b>PO Box 560284</b> <b>Dallas, TX 75356-0284</b>								
			Value \$					
Subtotal							<b>28,763.59</b>	<b>7,516.59</b>
(Total of this page)								

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxx8302</b>		C	<b>Purchase Money Security</b> <b>2007 Mazda CX-9 Sport SUV 4D (50,500 miles)</b> <b>Edmunds Rough Condition Trade In Value \$12,756.00 (damage to front grill and bumper and to rear bumper) and interior wear and tear (Remaining Loan Balance approximately</b>					
<b>Creditor #: 6</b> <b>Wells Fargo Dealer Services</b> <b>PO Box 25341</b> <b>Santa Ana, CA 92799-5341</b>			Value \$ <b>12,756.00</b>				<b>2,908.00</b>	<b>0.00</b>
Account No. <b>xxxxxxxx8302</b>			<b>Representing:</b> <b>Wells Fargo Dealer Services</b>				<b>Notice Only</b>	
<b>Wells Fargo Dealer Services</b> <b>PO Box 25341</b> <b>Santa Ana, CA 92799-5341</b>			Value \$					
Account No. <b>xxxxxx6489</b>		C	<b>First Mortgage</b>  <b>Location: 13603 W. Merrell Street, Avondale AZ 85392 (Market Value per Yahoo Real Estate/Ep appraisal.com as of 08/31/2010)</b>					
<b>Creditor #: 7</b> <b>Wells Fargo Home Mortgage</b> <b>PO Box 30427</b> <b>Los Angeles, CA 90030-0427</b>			Value \$ <b>242,308.00</b>				<b>536,771.21</b>	<b>294,463.21</b>
Account No. <b>xxxxxxxxxxxxxx</b>			<b>Representing:</b> <b>Wells Fargo Home Mortgage</b>				<b>Notice Only</b>	
<b>Wells Fargo Home Mortgage</b> <b>PO Box 10335</b> <b>Des Moines, IA 50306-0335</b>			Value \$					
Account No.								
			Value \$					

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Secured ClaimsSubtotal  
(Total of this page)**539,679.21****294,463.21**Total  
(Report on Summary of Schedules)**1,040,739.20****574,276.20**

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx xxxx xxxx 6635  Creditor #: 1 Advanta Bank Corp. Collections Department Welsh & McKean Roads Spring House, PA 19477-0844		C	08/2005 - 05/2009 Credit card purchases			18,201.00
Account No. xxxx xxxx xxxx 6635  Advanced Call Center Technologies PO Box 9090 Johnson City, TN 37615-9090			Representing: Advanta Bank Corp.			Notice Only
Account No. xxxxxxxxx7172  Creditor #: 2 America's Servicing PO Box 10328 Des Moines, IA 50306-0328		C	07/2005 Mortgage Lender/Service			131,235.00
Account No. xxxx-xxxxxx-x2000  Creditor #: 3 American Express P.O. Box 0001 Los Angeles, CA 90096-8000		C	07/2000 - 06/2010 Credit card purchases (Costco Wholesale)			21,358.09
Subtotal (Total of this page)						170,794.09

19 continuation sheets attached

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxxxxxxxxxx8643</b>  <b>American Express</b> <b>PO Box 981537</b> <b>El Paso, TX 79998</b>			<b>Representing:</b> <b>American Express</b>				<b>Notice Only</b>
Account No.  <b>American Express Customer Service</b> <b>PO Box 981535</b> <b>El Paso, TX 79998-1535</b>			<b>Representing:</b> <b>American Express</b>				<b>Notice Only</b>
Account No. <b>xxx5548</b>  <b>Zwicker &amp; Associates, P.C.</b> <b>Attorneys at Law</b> <b>Andover, MA 01810-1008</b>			<b>Representing:</b> <b>American Express</b>				<b>Notice Only</b>
Account No. <b>xxxxxxxxxxxx8353</b>  <b>Creditor #: 4</b> <b>American Express</b> <b>PO Box 981537</b> <b>El Paso, TX 79998</b>		<b>C</b>	<b>07/2000 - 06/2010</b> <b>Revolving or Option Account</b>				<b>21,358.00</b>
Account No. <b>xxxx-xxxx-xxxx-4216</b>  <b>Creditor #: 5</b> <b>Applied Bank</b> <b>4700 Exchange Cour</b> <b>Boca Raton, FL 33431-0966</b>		<b>C</b>	<b>Opneded 06/2009</b> <b>Revolving Account</b>				<b>3,950.00</b>
Sheet no. <u>1</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) <b>25,308.00</b>



In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxx xxxx xxxx 9994</b> <b>Creditor #: 6</b> <b>Bank of America</b> <b>PO Box 301200</b> <b>Los Angeles, CA 90030-1200</b>	<b>C</b>	<b>01/2002-04/2009</b> <b>Credit Line</b>				<b>13,010.00</b>
Account No. <b>xxxx xxxx xxxx 9994</b> <b>Bank of America</b> <b>P. O. Box 15026</b> <b>Wilmington, DE 19850-5026</b>		<b>Representing:</b> <b>Bank of America</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 3897</b> <b>Creditor #: 7</b> <b>Bank of America</b> <b>PO Box 301200</b> <b>Los Angeles, CA 90030-1200</b>	<b>C</b>	<b>03/2008 - 09/2009</b> <b>Credit Line</b>				<b>2,852.00</b>
Account No. <b>5490 3576 3255 3897</b> <b>Bank of America</b> <b>P. O. Box 15026</b> <b>Wilmington, DE 19850-5026</b>		<b>Representing:</b> <b>Bank of America</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 3172</b> <b>Creditor #: 8</b> <b>Bank of America</b> <b>P. O. Box 15026</b> <b>Wilmington, DE 19850-5026</b>	<b>C</b>	<b>Credit card purchases</b>				<b>8,275.44</b>
Sheet no. <b>2</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>24,137.44</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxx xxxx xxxx 3172</b>  <b>Bank of America</b> <b>PO Box 851001</b> <b>Dallas, TX 75285-1001</b>		<b>Representing:</b> <b>Bank of America</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 9807</b>  <b>Creditor #: 9</b> <b>Bank of America</b> <b>PO Box 301200</b> <b>Los Angeles, CA 90030-1200</b>	<b>C</b>	<b>11/2008 - 07/2009 closed</b> <b>Credit Line (Purchased by another lender - last</b> <b>balance 03/2010 \$13,351</b>				<b>Unknown</b>
Account No.  <b>Bank of America</b> <b>P. O. Box 15026</b> <b>Wilmington, DE 19850-5026</b>		<b>Representing:</b> <b>Bank of America</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 6068</b>  <b>Creditor #: 10</b> <b>Bank of America</b> <b>PO Box 301200</b> <b>Los Angeles, CA 90030-1200</b>	<b>C</b>	<b>Credit Line</b>				<b>4,141.17</b>
Account No. <b>xxxx xxxx xxxx 6068</b>  <b>Bank of America</b> <b>P. O. Box 15026</b> <b>Wilmington, DE 19850-5026</b>		<b>Representing:</b> <b>Bank of America</b>				<b>Notice Only</b>
Sheet no. <b>3</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>4,141.17</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxx xxxx xxxx 6068</b>  <b>Bank of America</b> <b>PO Box 851001</b> <b>Dallas, TX 75285-1001</b>		Representing: Bank of America				Notice Only	
Account No. <b>xxxxxxxxxxx0xxx</b>  <b>Bank of America</b> <b>PO Box 17054</b> <b>Wilmington, DE 19850</b>		Representing: Bank of America				Notice Only	
Account No. <b>xxx3654</b>  <b>NES</b> <b>National Enterprise Systems</b> <b>29125 Solon Road</b> <b>Solon, OH 44139-3442</b>		Representing: Bank of America				Notice Only	
Account No. <b>xxxx xxxx xxxx 9798</b>  <b>Creditor #: 11</b> <b>Bank of America</b> <b>PO Box 301200</b> <b>Los Angeles, CA 90030-1200</b>	C	04/2004 - 06/2009 closed Credit card purchases				8,020.05	
Account No. <b>xxx7061</b>  <b>NES</b> <b>National Enterprise Systems</b> <b>29125 Solon Road</b> <b>Solon, OH 44139-3442</b>		Representing: Bank of America				Notice Only	
Sheet no. <u>4</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>8,020.05</b>	

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>E14517</b>  <b>Viking Collection Service Inc. VCS 7500 Office Ridge Circle Eden Prairie, MN 55344-3678</b>		<b>Representing: Bank of America</b>				<b>Notice Only</b>
Account No. <b>xxxx-xxxx-xxxx-1467</b>  <b>Creditor #: 12 Bank of America P. O. Box 15026 Wilmington, DE 19850-5026</b>	<b>C</b>	<b>05/2007 - 07/2009 Revolving or Option Account</b>				<b>4,141.00</b>
Account No. <b>xxxx-xxxx-xxxx-6276</b>  <b>Creditor #: 13 Capital One Services LLC PO Box 30285 Salt Lake City, UT 84130-0285</b>	<b>C</b>	<b>05/2004 - 05/2009 Credit card purchases</b>				<b>18,248.00</b>
Account No. <b>xxxx-xxxx-xxxx-6276</b>  <b>Capital One Serives LLC PO Box 71083 Charlotte, NC 28272-1083</b>		<b>Representing: Capital One Services LLC</b>				<b>Notice Only</b>
Account No. <b>xxxx-xxxx-xxxx-2533</b>  <b>Creditor #: 14 CB DISPUTES Card Member Services PO BOX 108 Saint Louis, MO 63166</b>	<b>C</b>	<b>Vehicle Loan (closed)</b>				<b>1,757.00</b>
Sheet no. <b>5</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>24,146.00</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx8001  <b>Creditor #: 15</b> <b>Chase</b> <b>PO Box 78039</b> <b>Phoenix, AZ 85062-8039</b>	<b>C</b>	<b>Loan (re Condo - 13331 W. Indian School Rd. #B201 Litchfield Park AZ)</b>				<b>11,248.44</b>
Account No. xxxxxxxxxxx8001  <b>Chase</b> <b>PO Box 33035</b> <b>Louisville, KY 40232</b>		<b>Representing: Chase</b>				<b>Notice Only</b>
Account No. xxxxxxxxxxx8001  <b>Chase Portfolio Management</b> <b>PO Box 29550</b> <b>Phoenix, AZ 85038-9550</b>		<b>Representing: Chase</b>				<b>Notice Only</b>
Account No. xxxx xxxx xxxx 9113  <b>Creditor #: 16</b> <b>Chase Bank USA N.A.</b> <b>Chase Card Services/Cardmember Services</b> <b>PO Box 94014</b> <b>Palatine, IL 60094-4014</b>	<b>C</b>	<b>09/2008 - 09/2009 Credit card purchases</b>				<b>4,918.86</b>
Account No. xxxx xxxx xxxx 9113  <b>Chase Bank USA, N.A.</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850-5298</b>		<b>Representing: Chase Bank USA N.A.</b>				<b>Notice Only</b>
Sheet no. <u>6</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>16,167.30</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxx xxxx xxxx 9113</b>  <b>Frederick J. Hanna &amp; Associates, P.C.</b> <b>Attorneys at Law</b> <b>1427 Roswell Road</b> <b>Marietta, GA 30062</b>		<b>Representing:</b> <b>Chase Bank USA N.A.</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 4342</b>  <b>Creditor #: 17</b> <b>Chase Bank USA N.A.</b> <b>Chase Card Services/Cardmember</b> <b>Services</b> <b>PO Box 94014</b> <b>Palatine, IL 60094-4014</b>	<b>C</b>	<b>11/1981 - 02/2010 closed</b> <b>Credit Line</b>				<b>3,140.13</b>
Account No. <b>xxxx xxxx xxxx 4342</b>  <b>Chase Bank USA, N.A.</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850-5298</b>		<b>Representing:</b> <b>Chase Bank USA N.A.</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 4342</b>  <b>Zwicker &amp; Associates, P.C.</b> <b>Attorneys at Law</b> <b>Andover, MA 01810-1008</b>		<b>Representing:</b> <b>Chase Bank USA N.A.</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 8162</b>  <b>Creditor #: 18</b> <b>Chase Bank USA N.A.</b> <b>Chase Card Services/Cardmember</b> <b>Services</b> <b>PO Box 94014</b> <b>Palatine, IL 60094-4014</b>	<b>C</b>	<b>07/2000 - 09/2009</b> <b>Credit card purchases</b>				<b>43,958.02</b>
Sheet no. <u>7</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>47,098.15</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx xxxx xxxx 8162</b>						
<b>Frederick J. Hanna &amp; Associates, P.C. Attorneys at Law 1427 Roswell Road Marietta, GA 30062</b>			<b>Representing: Chase Bank USA N.A.</b>			<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 8162</b>						
<b>Hammerman &amp; Hultgren P.C. 3101 N. Central Suite 500 Phoenix, AZ 85012</b>			<b>Representing: Chase Bank USA N.A.</b>			<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 2232</b>						
<b>Creditor #: 19 Citi PO Box 6077 Sioux Falls, SD 57117-6077</b>		<b>C</b>	<b>Credit card purchases (Visa)</b>			<b>16,081.27</b>
Account No. <b>xxxx xxxx xxxx 2232</b>						
<b>CitiBusiness Card PO Box 6401 The Lakes, NV 88901-6401</b>			<b>Representing: Citi</b>			<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 2232</b>						
<b>CitiBusiness Card PO Box 44180 Jacksonville, FL 32231-4180</b>			<b>Representing: Citi</b>			<b>Notice Only</b>
Sheet no. <b>8</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>16,081.27</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>4122 5100 1130 2232</b>						
<b>CitiBusiness Card PO Box 6235 Sioux Falls, SD 57117-6235</b>			<b>Representing: Citi</b>			<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 8041</b>						
<b>Creditor #: 20 Citi PO Box 6077 Sioux Falls, SD 57117-6077</b>		<b>C</b>	<b>08/1992 - 08/2009 closed Credit card purchases</b>			<b>26,799.15</b>
Account No. <b>xxxx xxxx xxxx 8041</b>						
<b>Citi 4600 Houston Road Florence, KY 41042</b>			<b>Representing: Citi</b>			<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 8041</b>						
<b>Citi Cards PO Box 6000 The Lakes, NV 89163-6000</b>			<b>Representing: Citi</b>			<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 8041</b>						
<b>Citi Cards PO Box 182564 Columbus, OH 43218-2564</b>			<b>Representing: Citi</b>			<b>Notice Only</b>
Sheet no. <b>9</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>26,799.15</b>



In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>CV2010-019800</b>  <b>Seidberg Law Offices</b> <b>PO Box 7290</b> <b>Phoenix, AZ 85011</b>				<b>Representing:</b> <b>Citi</b>				<b>Notice Only</b>
Account No. <b>xxxxx2547</b>  <b>Creditor #: 21</b> <b>Client Services Inc.</b> <b>3451 Harry Truman Blvd.</b> <b>Saint Charles, MO 63301-4047</b>		<b>Credit card purchases (re Citibank Visa)</b>	<b>C</b>					<b>16,548.49</b>
Account No. <b>534-B201-CU</b>  <b>Creditor #: 22</b> <b>Coldwater Station LLC</b> <b>c/o Eagle Commercial Realty Svcs</b> <b>2929 N. 44th Street #345</b> <b>Phoenix, AZ 85018</b>		<b>Homeowner's Association (HOA fees/dues)</b>	<b>C</b>					<b>1,960.53</b>
Account No. <b>Unit 534-B201-CU</b>  <b>Coldwater Condominium</b> <b>2929 N. 44th Street</b> <b>Suite 345</b> <b>Phoenix, AZ 85018</b>		<b>Representing:</b> <b>Coldwater Station LLC</b>						<b>Notice Only</b>
Account No. <b>xxxx-xxxx-xxxx-7632</b>  <b>Creditor #: 23</b> <b>Compass Bank</b> <b>PO Box 10566</b> <b>Birmingham, AL 35296</b>		<b>opened 07/2007</b> <b>Credit Line/Promissory Note</b>	<b>C</b>					<b>11,589.00</b>
Sheet no. <b>10</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>30,098.02</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxxxxxxxxxx7632</b>  <b>BBVA Compass Bank</b> <b>PO Box 2210</b> <b>Decatur, AL 35699-0001</b>				<b>Representing:</b> <b>Compass Bank</b>				<b>Notice Only</b>
Account No. <b>xxxxxxxxxxxx7632</b>  <b>Weltman, Weinberg &amp; Reis Co., L.P.A.</b> <b>175 South 3rd Street</b> <b>Suite 900</b> <b>Columbus, OH 43215</b>				<b>Representing:</b> <b>Compass Bank</b>				<b>Notice Only</b>
Account No. <b>xxxxxxxxxxxx0815</b>  <b>Creditor #: 24</b> <b>D. Michael Dendy</b> <b>A Professional Law Corporation</b> <b>PO Box 740369</b> <b>New Orleans, LA 70174-0396</b>		<b>Unknown</b> <b>[Creditor: Cach, LLC (original creditor</b> <b>Maryland National Bank, NA)]</b>	<b>C</b>					<b>13,674.66</b>
Account No. <b>xxxxxxxxxxxx0815</b>  <b>Cach, LLC</b> <b>370 North 17th Street Suite 5000</b> <b>Denver, CO 80202</b>				<b>Representing:</b> <b>D. Michael Dendy</b>				<b>Notice Only</b>
Account No. <b>xxxx-xxxx-xxxx-5771</b>  <b>Creditor #: 25</b> <b>Discover</b> <b>PO BOX 29033</b> <b>Phoenix, AZ 85038-9033</b>		<b>05/1986 - 07/2010 closed</b> <b>Credit card purchases</b>	<b>C</b>					<b>16,804.31</b>
Sheet no. <b>11</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>30,478.97</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxx-xxxx-xxxx-5771</b>  <b>Discover</b> <b>PO Box 30943</b> <b>Salt Lake City, UT 84130</b>			<b>Representing: Discover</b>				<b>Notice Only</b>
Account No. <b>xxxx-xxxx-xxxx-5771</b>  <b>Discover Financial Services LLC</b> <b>PO Box 15316</b> <b>Wilmington, DE 19850</b>			<b>Representing: Discover</b>				<b>Notice Only</b>
Account No. <b>xxx# xxx6289</b>  <b>Integrity Financial Partners Inc.</b> <b>PO Box 11530</b> <b>Overland Park, KS 66207-4230</b>			<b>Representing: Discover</b>				<b>Notice Only</b>
Account No. <b>xxx# xxx6289</b>  <b>Integrity Financial Partners, Inc.</b> <b>4370 W. 109th Street Suite 100</b> <b>Leawood, KS 66211</b>			<b>Representing: Discover</b>				<b>Notice Only</b>
Account No. <b>xxx# xxx6289</b>  <b>Integrity Financial Partners, Inc.</b> <b>PO Box 1997</b> <b>Southgate, MI 48195-0997</b>			<b>Representing: Discover</b>				<b>Notice Only</b>
Sheet no. <b>12</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) <b>0.00</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx7720 Creditor #: 26 DSNB/MACYS PO BOX 8218 Mason, OH 45040	C	11/1983 Credit card purchases				1,253.00
Account No. xxxxxxxx7720 Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040		Representing: DSNB/MACYS				Notice Only
Account No. xxxxxxxxx6120 Creditor #: 27 DSNB/MACYS PO BOX 8218 Mason, OH 45040	C	11/2004 Credit card purchases				933.00
Account No. Lot 042 Creditor #: 28 Fulton Estates HOA 8765 Kelton Lane Building A-1, Suite 102 Peoria, AZ 85382-3574	C	Homeowner's Association (HOA fees/dues)				265.00
Account No. xxxx xxxx xxxx 0205 Creditor #: 29 GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076	C	Credit card purchases GE Money Bank/Sam's Club Discover				5,795.97
Sheet no. <u>13</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>8,246.97</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxx xxxx xxxx 0205</b>  <b>GE Capital Financial Inc.</b> <b>PO Box 981064</b> <b>El Paso, TX 79998-1064</b>			<b>Representing:</b> <b>GE Money Bank</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 0205</b>  <b>GE Money Bank/Sam's Club</b> <b>PO Box 530970</b> <b>Atlanta, GA 30353-0970</b>			<b>Representing:</b> <b>GE Money Bank</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 0205</b>  <b>Integrity Financial Partners, Inc.</b> <b>PO Box 1997</b> <b>Southgate, MI 48195-0997</b>			<b>Representing:</b> <b>GE Money Bank</b>				<b>Notice Only</b>
Account No.  <b>Integrity Financial Partners, Inc.</b> <b>4370 W. 109th Street</b> <b>Suite 100</b> <b>Leawood, KS 66211</b>			<b>Representing:</b> <b>GE Money Bank</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 0205</b>  <b>NCO Financial Systems Inc.</b> <b>PO Box 12100</b> <b>Dept. 64</b> <b>Trenton, NJ 08650</b>			<b>Representing:</b> <b>GE Money Bank</b>				<b>Notice Only</b>
Sheet no. <b>14</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) <b>0.00</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community  H W J C  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxx xxxx xxxx 0205</b>  <b>NCO Financial Systems, Inc.</b> <b>4740 Baxter Road</b> <b>Virginia Beach, VA 23462</b>		<b>Representing:</b> <b>GE Money Bank</b>				<b>Notice Only</b>
Account No. <b>xxxx xxxx xxxx 0205</b>  <b>Sam's Club Discover/GEMB</b> <b>PO BOX 960016</b> <b>Orlando, FL 32896-0016</b>		<b>Representing:</b> <b>GE Money Bank</b>				<b>Notice Only</b>
Account No. <b>xxxxxxxxxxxxxxxxxx</b>  <b>Creditor #: 30</b> <b>GEMB/Sam's Club</b> <b>PO Box 981400</b> <b>El Paso, TX 79998-1400</b>	C	<b>Credit card purchases</b>				<b>20.00</b>
Account No.  <b>Creditor #: 31</b> <b>Hammerman &amp; Hultgren P.C.</b> <b>3101 N. Central</b> <b>Suite 500</b> <b>Phoenix, AZ 85012</b>	C	<b>09/2008 - 09/2009 closed</b> <b>Credit card purchases re Chase Bank USA ,</b> <b>N.A. \$4918.86)</b>				<b>4,918.86</b>
Account No. <b>xxxxxxxxxxxx9113</b>  <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850-5298</b>		<b>Representing:</b> <b>Hammerman &amp; Hultgren P.C.</b>				<b>Notice Only</b>
Sheet no. <b>15</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>4,938.86</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx7172  <b>Creditor #: 32</b> <b>HSBC Bank USA, National Association</b> <b>c/o America's Servicing Company</b> <b>3476 Stateview Blvd. MAC #X7801-014</b> <b>Fort Mill, SC 29715</b>	C	<b>Mortgage Lender (First Mortgage) - 2801 N. Litchfield Road #22 Goodyear AZ 85338</b> <b>[Note: - PYRAMID RESIDENTIAL CONDO - This property was sold at Trustee's Sale on August 20, 2010 - Trustee's Deed recorded at MCR 20100729836 ]</b> <b>First Mortgag</b>				137,197.61
Account No. xxxxxxxx7172  <b>America's Servicing</b> <b>PO Box 10328</b> <b>Des Moines, IA 50306-0328</b>		<b>Representing:</b> <b>HSBC Bank USA, National Association</b>				Notice Only
Account No. xxxx9359  <b>Creditor #: 33</b> <b>Leading Edge Recovery Solutions, LLC</b> <b>5440 N. Cumberland Avenue Suite 300</b> <b>Chicago, IL 60656-1490</b>	C	<b>Credit card purchases (FIA Card Sevice NA Ref. No. xxxx-xxxx-xxxx-6068)</b>				4,141.17
Account No. xxxx9359  <b>Leading Edge Recovery Solutions LLC</b> <b>PO Box 129</b> <b>Linden, MI 48451-0129</b>		<b>Representing:</b> <b>Leading Edge Recovery Solutions, LLC</b>				Notice Only
Account No. xx-xxx-xx-677-1  <b>Creditor #: 34</b> <b>Macy's</b> <b>Bankruptcy Processing</b> <b>PO Box 8053</b> <b>Mason, OH 45040</b>	C	<b>11/1983</b> <b>Credit card purchases</b>				1,189.42
Sheet no. <u>16</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;">             Subtotal (Total of this page)           </div>						142,528.20

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxx2200  Creditor #: 35 Sallie Mae P.O. Box 9500 Wilkes Barre, PA 18773-9500	C	07/2007 Student Loan (Joint Debtor co-signed for loan for son)				9,451.00
Account No. xx-xxxx xx22 01  Creditor #: 36 The Pyramids at Palm Valley Condo Assoc. c/o US Bank Lockbox Department PO Box 60729 Los Angeles, CA 90060-0729	C	Homeowner's Association (HOA fees/dues) - - 2801 N. Litchfield Road #22 Goodyear AZ 85338 [Note: - PYRAMID RESIDENTIAL CONDO - This property was sold at Trustee's Sale on August 20, 2010 - Trustee's Deed recorded at MCR 20100729836 ]				265.00
Account No. xxxx xxxx xxxx 2533  Creditor #: 37 U.S. Bank PO Box 790408 Saint Louis, MO 63179-0408	C	Credit card purchases (Harley Davidson Visa)				1,757.07
Account No. xxxxxxxxxxxxxx9001  Creditor #: 38 Wells Fargo Auto Finance 711 W BROADWAY RD Tempe, AZ 85282-1218	C	01/2004 Auto Loan (shows on credit report with blank rather than zero balance (High Balance \$26,942) Not marked closed - but paid as agreed			X	Unknown
Account No. xxxx xxxx xxxx 2436  Creditor #: 39 Wells Fargo Bank PO Box 54349 Los Angeles, CA 90054-0348	C	Credit card purchases				313.98
Sheet no. <u>17</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>11,787.05</b>



In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Wells Fargo Bank Business Direct Division MAC S4101-050 PO Box 29746 Phoenix, AZ 85038-9746</b>		<b>Representing: Wells Fargo Bank</b>				<b>Notice Only</b>
Account No. xxxxxxxxxxxx2436  <b>Wells Fargo Bank, N.A. WF Business Direct PO Box 348750 Sacramento, CA 95834</b>		<b>Representing: Wells Fargo Bank</b>				<b>Notice Only</b>
Account No. xxxxxxxxxxxx1998  <b>Creditor #: 40 Wells Fargo Bank N.A. PO Box 4233 Portland, OR 97208-4233</b>		<b>Home Equity Loan (2nd Mortgage) formerly Loan No. xxx2124-1001 re - 2801 N. Litchfield Road #22 Goodyear AZ 85338 C [Note: Property sold at Trustee's Sale on 08/20/2010 - Trustee's Deed recorded at MCR 20100729836 ]</b>				<b>1,838.80</b>
Account No. xxxxxxxxxxxx1998  <b>Wells Fargo Bank N. A. PO Box 54780 Los Angeles, CA 90054-0780</b>		<b>Representing: Wells Fargo Bank N.A.</b>				<b>Notice Only</b>
Account No. xxxx xxxx xxxx 0004  <b>Creditor #: 41 Wells Fargo Bank, N.A. PO Box 30086 Los Angeles, CA 90030-0086</b>	<b>C</b>	<b>Credit card purchases</b>				<b>7,059.00</b>
Sheet no. <u>18</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page) 8,897.80</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx xxxx xxxx 0004</b>						
<b>Wells Fargo Bank N.A. PO Box 10347 Des Moines, IA 50306-0347</b>		<b>Representing: Wells Fargo Bank, N.A.</b>				<b>Notice Only</b>
Account No. <b>xxxxxxxxxxxx0101</b>		<b>04/2004 Student Loan for Joint Debtor</b>				
<b>Creditor #: 42 Wells Fargo Education SV Sales and Service PO Box 5185 Sioux Falls, SD 57117</b>	<b>C</b>					<b>12,251.00</b>
Account No. <b>xxxxxxxxxxxx0102</b>		<b>04/2004 Student Loan for Joint Debtor</b>				
<b>Creditor #: 43 Wells Fargo Education SV Sales and Service PO Box 5185 Sioux Falls, SD 57117</b>	<b>C</b>					<b>12,830.00</b>
Account No.						
Account No.						
Sheet no. <b>19</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>25,081.00</b>
						<b>Total (Report on Summary of Schedules)</b>
						<b>624,749.49</b>

In re **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Burski Insurance Agency LLC (Lessee)</b> 3513 S. 81st Drive Phoenix, AZ 85043	<b>Office lease (sublease) dated 09/30/2007 between Tom Kalisz PLLC (Lessor) and Burski Insurance Agency LLC (Lessee) for Suite 109 13331 W. Indian School Road #B201 Litchfield Park 85340- Term month to month starting 10/01/2007. (\$500 per month)</b>
<b>Coldwater Station LLC</b> c/o Eagle Commercial Realty Svcs 2929 N. 44th Street #345 Phoenix, AZ 85018	<b>Future Association Assessments re Debtors Office Business Condominium located at 13331 W. Indian School Rd. #B201 Litchfield Park AZ 85340</b>
<b>Daniel Kalisz</b> 5150 N. 99th Avenue Phoenix, AZ 85037	<b>Independent Contractor Agreement (Sales Associate) dated July 2, 2010 between Arizona My Home Realty, LLC and Daniel Kalisz (Sales Associate) re commissions for real estate (Debtor executed as Broker for Arizona My Home Realty, LLC). Contract Term 1 year -expires July 2, 2011 (unless earlier terminated per contract terms).</b>
<b>Daniel Kalisz</b> 5150 N. 99th Avenue Phoenix, AZ 85037	<b>Kalisz Satellite Program Selection Agreement dated July 14, 2009 governing amounts payable to Tom Kalisz and Danuta Kalisz, PLLC, an Arizona Professional Limited Liability Company (PLLC) and Daniel Kalisz (Agent) re monthly payments or at closing re costs and commissions for real estate transactions. Contract Term extended.</b>
<b>Fulton Estates HOA</b> 8765 Kelton Lane Building A-1, Suite 102 Peoria, AZ 85382-3574	<b>Future HOA assessments re Debtors primary residence located at 13603 W. Merrell Street, Avondale AZ 85392</b>

In re     **Thomas Kalisz,  
Danuta Kalisz**

Case No. \_\_\_\_\_

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Michael Kalisz</b> <b>c/o 13603 W. Merrell Street</b> <b>Avondale, AZ 85392</b> <b>re Student loan - Joint Debtor co-signed loan</b>	<b>Sallie Mae</b> <b>P.O. Box 9500</b> <b>Wilkes Barre, PA 18773-9500</b> <b>re student loan (Joint Debtor is co-signer)</b>

In re **Thomas Kalisz**  
**Danuta Kalisz**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>realtor</b>	<b>Customer Service</b>
Name of Employer	<b>Tom Kalisz (self employed)</b>	<b>United States Automobile Asn. (USAA)</b>
How long employed	<b>8 years</b>	<b>2 years</b>
Address of Employer	<b>13331 W. Indian School Road #B201 Litchfield Park, AZ 85340</b>	<b>Noterra 1 c/o 9800 Fredericksburg Road San Antonio, TX 78288-0119</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>3,121.73</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>3,121.73</b>
----------------	--------------------

## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): **United Way 1**  
**Cafeteria Charge**

\$ <b>0.00</b>	\$ <b>396.87</b>
\$ <b>0.00</b>	\$ <b>351.91</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>14.30</b>
\$ <b>0.00</b>	\$ <b>35.53</b>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>798.61</b>
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## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>0.00</b>	\$ <b>2,323.12</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance  
(Specify): \_\_\_\_\_

\$ <b>13,368.81</b>	\$ <b>0.00</b>
\$ <b>500.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 12. Pension or retirement income

## 13. Other monthly income

(Specify): **Occasional Interpreting work (avg. last 6 mos)**

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>113.33</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>13,868.81</b>	\$ <b>113.33</b>
---------------------	------------------

## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>13,868.81</b>	\$ <b>2,436.45</b>
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## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>16,305.26</b>
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

## 17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Debtor's income from self employed realtor varies from month to month. Numbers in petition is from last 6 month average, after busienss expenses, but not including taxes.**

In re **Thomas Kalisz**  
**Danuta Kalisz**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>2,088.33</b>
a. Are real estate taxes included? Yes <u><b>X</b></u> No <u>    </u>		
b. Is property insurance included? Yes <u><b>X</b></u> No <u>    </u>		
2. Utilities: a. Electricity and heating fuel	\$	<b>274.00</b>
b. Water and sewer	\$	<b>70.68</b>
c. Telephone	\$	<b>76.50</b>
d. Other <u><b>Cox cable</b></u>	\$	<b>74.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>125.00</b>
4. Food	\$	<b>600.00</b>
5. Clothing	\$	<b>100.00</b>
6. Laundry and dry cleaning	\$	<b>150.00</b>
7. Medical and dental expenses	\$	<b>80.00</b>
8. Transportation (not including car payments)	\$	<b>300.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>220.00</b>
10. Charitable contributions	\$	<b>100.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>600.00</b>
c. Health	\$	<b>0.00</b>
d. Auto	\$	<b>200.00</b>
e. Other <u>    </u>	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>    </u>	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>1,237.72</b>
b. Other <u><b>Auto payment (spouse)</b></u>	\$	<b>727.57</b>
c. Other <u>    </u>	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>300.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>12,718.62</b>
17. Other <u><b>Protection from family violence (Home security)</b></u>	\$	<b>30.00</b>
Other <u><b>Monthly Expenses (Business Condo) sublease</b></u>	\$	<b>952.86</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>21,025.28</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
<hr/>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<b>16,305.26</b>
b. Average monthly expenses from Line 18 above	\$	<b>21,025.28</b>
c. Monthly net income (a. minus b.)	\$	<b>-4,720.02</b>

**United States Bankruptcy Court  
District of Arizona**

In re **Thomas Kalisz**  
**Danuta Kalisz**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **45** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 1, 2010**

Signature **/s/ Thomas Kalisz**  
**Thomas Kalisz**  
Debtor

Date **September 1, 2010**

Signature **/s/ Danuta Kalisz**  
**Danuta Kalisz**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court District of Arizona

In re **Thomas Kalisz**  
**Danuta Kalisz**

Debtor(s)

Case No.  
Chapter

**7**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$19,510.59**

SOURCE  
**Source: United States Automobile Asn. (USAA) - wife's employer (2010 YTD)**  
**Wife**  
**01/01/2010 - 08/14/2010**

**\$590.00**

**Source: ADP Interpreting LLC (2010 YTD) - Wife**

**\$90.00**

**Source: A Foreign Language Service Corp. - wife (2010 YTD)**

**\$3,384.17**

**Source: Husband (Self Employed realtor) (2010 YTD)**

**\$17,434.00**

**Source: USAA (wife) 2009 earnings**

**\$4,737.00**

**Source: Husband (Self Employed realtor) (2009)**

**\$19,686.00**

**Source: USAA (wife) 2008 income**



AMOUNT  
\$9,272.00

SOURCE  
Source: Husband (Self Employed realtor) (2008)

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None ☐ Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Santander Consumer USA Inc. P.O. Box 660633 Dallas, TX 75266-0633	May June and July 2010 payments (1237.76 per month)	\$3,713.28	\$25,491.41
Wells Fargo Dealer Services PO Box 25341 Santa Ana, CA 92799-5341	June, July and August 2010 (727.00 per month)	\$2,181.00	\$2,908.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Citibank (South Dakota) N.A. (Plaintiff) vs. Thomas Klaisz and Jane Doe t/n Danuta Kalisz, Spouse Cause No. CV2010-019800</b>	<b>Collection</b>	<b>Maricopa County Superior Court 201 W. Jefferson Phoenix, AZ 85003-2243</b>	<b>Pending (Application and Affidavit for Default and Entry of Default filed)</b>
<b>American Express Bank, FSB (Plaintiff) vs. Danuta Kalisz and J. Doe, Spouses Cause No. CV2010-096581</b>	<b>Collection</b>	<b>Maricopa County Superior Court 201 W. Jefferson Phoenix, AZ 85003-2243</b>	<b>Pending</b>

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>HSBC Bank USA, National Association c/o America's Servicing Company 3476 Stateview Blvd. MAC #X7801-014 Fort Mill, SC 29715</b>	<b>08/20/2010</b>	<b>2801 N. Litchfield Road #22 Goodyear AZ 85338 [Note: PYRAMID Residential Condo] Trustee's Deed recorded at MCR 20100729836 ]</b>

#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
St. Thomas Aquinas Church		Monthly	\$60.00
Our Lady of Czestochowa		monthly	\$20.00
Our Lady of Czestochowa		August 2010	\$300 donation

**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Nagle Law Group, P.C. 4530 East Shea Boulevard Suite 140 Phoenix, AZ 85028-6067	\$1,000.00 07/29/2010 \$2,500.00 08/27/ 2010  \$100 credit counseling (Pre and post petition course, \$50 each)	\$3500.00 (Bankruptcy consultation and preparation of bankruptcy petition)
Nagle Law Group, P.C. 4530 East Shea Boulevard Suite 140 Phoenix, AZ 85028-6067	The total payment of Three Thousand Eight Hundred Ninety-Nine Dollars (\$3,899.00)  08/27/ 2010	\$100.00 (\$50 for pre-petition credit counseling course to MMI and \$50 for Pre-discharge Education course)

**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Clyde Ingalsbe (unknown - 3rd party buyer from Craig's list)	08/02/2010	2008 Harley-Davidson Model FLHTCU \$16,000.00

NAME AND ADDRESS OF TRANSFEREE,  
RELATIONSHIP TO DEBTOR  
**Lee Harris**  
**(neighbor)**

DATE  
**08/01/2010**

DESCRIBE PROPERTY TRANSFERRED  
AND VALUE RECEIVED  
**2000 utility trailer**  
**\$200.00**

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER  
DEVICE

DATE(S) OF  
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND  
VALUE OF PROPERTY OR DEBTOR'S INTEREST  
IN PROPERTY

# 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Wells Fargo Bank, NA (038)</b> <b>PO Box 2908</b> <b>Phoenix, AZ 85062-2908</b>	<b>PMA Prime Checking Account 1708</b> <b>Personal Checking and Savings Account</b> <b>Name on Statement/Account: Thomas Kalisz and Danuta R. Kalisz</b> <b>Closed August 2010</b> <b>Balance \$0</b>	<b>Closing Balance on</b> <b>07/30/2010 \$0.00</b>
<b>MidFirst Bank</b> <b>PO Box 76149</b> <b>Oklahoma City, OK 73147</b>	<b>Business Checking Account (Pyramids)</b> <b>xxxxxx2666</b> <b>Name on Statement/Account: Tom Kalisz and Danuta Kalisz PLLC Pyramids</b> <b>Closed 8/5/2010</b> <b>Balance \$0</b>	<b>Closed 8/5/2010 Balance \$0</b>
<b>Wells Fargo Bank, NA (038)</b> <b>PO Box 2908</b> <b>Phoenix, AZ 85062-2908</b>	<b>PMA Primary Checking Account:</b> <b>xxxxxx9395</b> <b>Personal Checking Account</b> <b>Name on Statement/Account: Thomas Kalisz And Danuta R. Kalisz</b> <b>Closed August 2010</b> <b>Balance \$0</b>	<b>Closed August 2010</b> <b>Balance \$0</b>
<b>Wells Fargo Bank, NA (038)</b> <b>PO Box 2908</b> <b>Phoenix, AZ 85062-2908</b>	<b>(PMA) Regular Savings Account:</b> <b>xxxxxx7252</b> <b>Name on Statement/Account: Thomas Kalisz And Danuta R. Kalisz</b> <b>Closed August 2010</b> <b>Balance \$0</b>	<b>Closed August 2010</b> <b>Balance \$0</b>
<b>Wells Fargo Bank, NA (038)</b> <b>PO Box 2908</b> <b>Phoenix, AZ 85062-2908</b>	<b>Money Market Savings Account:</b> <b>xxxx0156</b> <b>Personal Savings Account</b> <b>Name on Statement/Account: Danuta R. Kalisz and Thomas Kalisz</b> <b>Closed July 29, 2010</b> <b>Balance \$0</b>	<b>Closed July 29, 2010</b> <b>Balance \$0</b>

NAME AND ADDRESS OF INSTITUTION <b>NATIXIS Funds</b> <b>PO Box 219579</b> <b>Kansas City, MO 64121-9579</b>	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE <b>Investment (Money Market) Account:</b> <b>xxxxxx8578</b> <b>Name on Statement/Account: Tom Kalisz</b> <b>And Danuta R. Kalisz (JT TEN)</b> <b>Closed August 2010</b> <b>Balance \$0</b>	AMOUNT AND DATE OF SALE OR CLOSING <b>Closed August 2010</b> <b>Balance \$0</b>
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**12. Safe deposit boxes**

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Tom Kalisz and Danuta Kalisz PLLC	4076	13331 W. Indian School Road B201 Litchfield Park, AZ 85340	Real Estate/Realtor	02/08/2007 - present
Arizona My Home Realty LLC	4409	13331 W. Indian School Road Litchfield Park, AZ 85340	Real Estate/Realtor	Formed 06/23/2010

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Tom Kalisz Trucking	2085		Debtor was self employed as owner/operator/long haul 18 wheel driver Truck sold in 2004 and no assets remain. .	1980-2004

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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**19. Books, records and financial statements**

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Kevin L. Clark Clark Accounting & Tax 501 E. Plaza Circle Ste. G Litchfield Park, AZ 85340	August 2010
A. K. Khan CPA 8823 N. 3rd Street Phoenix, AZ 85026	2007, 2008 and 2009

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
A. K. Khan CPA	8823 N. 3rd Street Phoenix, AZ 85026
Kevin L. Clark	Clark Accounting & Tax 501 E. Plaza Circle Ste. G Litchfield Park, AZ 85340

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS  
**Chase**  
**PO Box 78039**  
**Phoenix, AZ 85062-8039**

DATE ISSUED  
**Financial settlement was sent to Chase for business condo several times in the last two years (required every year since the loan was Small Business loan to purchase office condo) Chase granted a loan modification on the office condo but Debtor did not since have sufficient income to keep the payments current)**

## 20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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## 21 . Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
<b>Tom Kalisz and Danuta Kalisz PLLC</b> <b>13331 W. Indian School Road B201</b> <b>Litchfield Park, AZ 85340</b>	<b>Tom Kalisz (sole member)</b>	<b>100% (Debtor is self employed Realtor)</b>
<b>Arizona MY Home Realty LLC</b> <b>13331 W. Indian School Road</b> <b>Litchfield Park, AZ 85340</b>	<b>Member</b>	<b>100% (Debtor is self employed Realtor)</b>

## 22 . Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

- None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 1, 2010

Signature /s/ Thomas Kalisz  
**Thomas Kalisz**  
 Debtor

Date September 1, 2010

Signature /s/ Danuta Kalisz  
**Danuta Kalisz**  
 Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

# United States Bankruptcy Court

## District of Arizona

In re **Thomas Kalisz**  
**Danuta Kalisz**

Debtor(s)

Case No.

Chapter

7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>Bank of America</b>	<b>Describe Property Securing Debt:</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392</b> <b>(Market Value per Yahoo Real Estate/Ep appraisal.com as of 08/31/2010)</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 2	
<b>Creditor's Name:</b> <b>Chase</b>	<b>Describe Property Securing Debt:</b> <b>13331 W. Indian School Rd. #B201</b> <b>Litchfield Park AZ 85340 (Business Condominium - Debtor's Office)</b> <b>[As of 06/17/2010, Debtor 90 days or more delinquent]</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>	

<b>Property No. 3</b>	
<b>Creditor's Name:</b> <b>Santander Consumer USA Inc.</b>	<b>Describe Property Securing Debt:</b> <b>Note: Debtor's Equity is \$0.00/under water</b> <b>2008 Cadillac SRX Sports Utility 4D (42,563 miles)</b> <b>Edmunds Average Condition Trade In Value \$21,247.00</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392-3560</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>	

<b>Property No. 4</b>	
<b>Creditor's Name:</b> <b>Wells Fargo Dealer Services</b>	<b>Describe Property Securing Debt:</b> <b>2007 Mazda CX-9 Sport SUV 4D (50,500 miles)</b> <b>Edmunds Rough Condition Trade In Value \$12,756.00</b> <b>(damage to front grill and bumper and to rear bumper) and</b> <b>interior wear and tear</b> <b>(Remaining Loan Balance approximately \$2,908.00)</b> <b>Location: 136</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 5	
<b>Creditor's Name:</b> <b>Wells Fargo Home Mortgage</b>	<b>Describe Property Securing Debt:</b> <b>Location: 13603 W. Merrell Street, Avondale AZ 85392</b> <b>(Market Value per Yahoo Real Estate/Ep appraisal.com as of 08/31/2010)</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>Burski Insurance Agency LLC (Lessee)</b>	<b>Describe Leased Property:</b> <b>Office lease (sublease) dated 09/30/2007 between Tom Kalisz PLLC (Lessor) and Burski Insurance Agency LLC (Lessee) for Suite 109 13331 W. Indian School Road #B201 Litchfield Park 85340- Term month to month starting 10/01/2007. (\$500 per month)</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <span style="margin-left: 50px;"><input type="checkbox"/> NO</span>

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date September 1, 2010

Signature /s/ Thomas Kalisz  
**Thomas Kalisz**  
 Debtor

Date September 1, 2010

Signature /s/ Danuta Kalisz  
**Danuta Kalisz**  
 Joint Debtor

**United States Bankruptcy Court  
District of Arizona**

In re **Thomas Kalisz  
Danuta Kalisz**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u><b>3,500.00</b></u>
Prior to the filing of this statement I have received .....	\$	<u><b>3,500.00</b></u>
Balance Due .....	\$	<u><b>0.00</b></u>

2. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor      ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation in adversary and/or contested matters; 100% compliance review by U.S. Trustee's office, lien negotiation and any other legal assistance not specifically set forth above.**

In re **Thomas Kalisz**  
**Danuta Kalisz** Debtor(s) Case No. \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**  
(Continuation Sheet)

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **September 1, 2010**

/s/ Walter Howl  
**Walter Howl 020189**  
**Nagle Law Group, P.C.**  
**4530 East Shea Boulevard**  
**Suite 140**  
**Phoenix, AZ 85028-6067**  
**(602) 595-6951 Fax: (602) 914-7293**  
**walter.howl@naglelaw.com**

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**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

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**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**



**United States Bankruptcy Court**  
**District of Arizona**

In re **Thomas Kalisz**  
**Danuta Kalisz**

Debtor(s)

Case No.

Chapter

**7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Thomas Kalisz**  
**Danuta Kalisz**

Printed Name(s) of Debtor(s)

Case No. (if known)

X **/s/ Thomas Kalisz**

Signature of Debtor

**September 1, 2010**

Date

X **/s/ Danuta Kalisz**

Signature of Joint Debtor (if any)

**September 1, 2010**

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
District of Arizona**

In re **Thomas Kalisz  
Danuta Kalisz**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **7**

**DECLARATION**

We, **Thomas Kalisz and Danuta Kalisz**, do hereby certify, under penalty of perjury, that the Master Mailing List, consisting of **12** sheet(s), is complete, correct and consistent with the debtor(s)' schedules.

Date: **September 1, 2010**

**/s/ Thomas Kalisz**

**Thomas Kalisz**

Signature of Debtor

Date: **September 1, 2010**

**/s/ Danuta Kalisz**

**Danuta Kalisz**

Signature of Debtor

Date: **September 1, 2010**

**/s/ Walter Howl**

Signature of Attorney

**Walter Howl 020189**

**Nagle Law Group, P.C.**

**4530 East Shea Boulevard**

**Suite 140**

**Phoenix, AZ 85028-6067**

**(602) 595-6951 Fax: (602) 914-7293**

MML-5

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ADVANCED CALL CENTER TECHNOLOGIES  
PO BOX 9090  
JOHNSON CITY TN 37615-9090

ADVANTA BANK CORP.  
COLLECTIONS DEPARTMENT  
WELSH & MCKEAN ROADS  
SPRING HOUSE PA 19477-0844

AMERICA'S SERVICING  
PO BOX 10328  
DES MOINES IA 50306-0328

AMERICA'S SERVICING  
PO BOX 10328  
DES MOINES IA 50306-0328

AMERICAN EXPRESS  
P.O. BOX 0001  
LOS ANGELES CA 90096-8000

AMERICAN EXPRESS  
PO BOX 981537  
EL PASO TX 79998

AMERICAN EXPRESS  
PO BOX 981537  
EL PASO TX 79998

AMERICAN EXPRESS CUSTOMER SERVICE  
PO BOX 981535  
EL PASO TX 79998-1535

APPLIED BANK  
4700 EXCHANGE COUR  
BOCA RATON FL 33431-0966

BAC HOME LOANS COUNTRYWIDE  
450 AMERICAN STREET SV 416  
SIMI VALLEY CA 93065

BANK OF AMERICA  
PO BOX 301200  
LOS ANGELES CA 90030-1200

Kalish, Thomas and Danuta -

BANK OF AMERICA  
PO BOX 301200  
LOS ANGELES CA 90030-1200

BANK OF AMERICA  
P. O. BOX 15026  
WILMINGTON DE 19850-5026

BANK OF AMERICA  
PO BOX 301200  
LOS ANGELES CA 90030-1200

BANK OF AMERICA  
PO BOX 301200  
LOS ANGELES CA 90030-1200

BANK OF AMERICA  
BAC HOME LOANS SERVICING LP  
PO BOX 515504  
LOS ANGELES CA 90051-6804

BANK OF AMERICA  
PO BOX 301200  
LOS ANGELES CA 90030-1200

BANK OF AMERICA  
P. O. BOX 15026  
WILMINGTON DE 19850-5026

BANK OF AMERICA  
P. O. BOX 15026  
WILMINGTON DE 19850-5026

BANK OF AMERICA  
P. O. BOX 15026  
WILMINGTON DE 19850-5026

BANK OF AMERICA  
PO BOX 851001  
DALLAS TX 75285-1001

BANK OF AMERICA  
P. O. BOX 15026  
WILMINGTON DE 19850-5026

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BANK OF AMERICA  
P. O. BOX 15026  
WILMINGTON DE 19850-5026

BANK OF AMERICA  
PO BOX 851001  
DALLAS TX 75285-1001

BANK OF AMERICA  
PO BOX 17054  
WILMINGTON DE 19850

BANK OF AMERICA HOME LOANS  
CUSTOMER SERVICE  
PO BOX 5170  
SIMI VALLEY CA 93062-5170

BBVA COMPASS BANK  
PO BOX 2210  
DECATUR AL 35699-0001

CACH, LLC  
370 NORTH 17TH STREET SUITE 5000  
DENVER CO 80202

CAPITAL ONE SERIVES LLC  
PO BOX 71083  
CHARLOTTE NC 28272-1083

CAPITAL ONE SERVICES LLC  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CB DISPUTES  
CARD MEMBER SERVICES  
PO BOX 108  
SAINT LOUIS MO 63166

CHASE  
PO BOX 78039  
PHOENIX AZ 85062-8039

CHASE  
PO BOX 78039  
PHOENIX AZ 85062-8039

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CHASE  
PO BOX 33035  
LOUISVILLE KY 40232

CHASE  
P.O. BOX 15298  
WILMINGTON DE 19850-5298

CHASE BANK USA N.A.  
CHASE CARD SERVICES/CARDMEMBER SERVICES  
PO BOX 94014  
PALATINE IL 60094-4014

CHASE BANK USA N.A.  
CHASE CARD SERVICES/CARDMEMBER SERVICES  
PO BOX 94014  
PALATINE IL 60094-4014

CHASE BANK USA N.A.  
CHASE CARD SERVICES/CARDMEMBER SERVICES  
PO BOX 94014  
PALATINE IL 60094-4014

CHASE BANK USA, N.A.  
P.O. BOX 15298  
WILMINGTON DE 19850-5298

CHASE BANK USA, N.A.  
P.O. BOX 15298  
WILMINGTON DE 19850-5298

CHASE PORTFOLIO MANAGEMENT  
PO BOX 29550  
PHOENIX AZ 85038-9550

CITI  
PO BOX 6077  
SIOUX FALLS SD 57117-6077

CITI  
PO BOX 6077  
SIOUX FALLS SD 57117-6077

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CITI  
4600 HOUSTON ROAD  
FLORENCE KY 41042

CITI CARDS  
PO BOX 6000  
THE LAKES NV 89163-6000

CITI CARDS  
PO BOX 182564  
COLUMBUS OH 43218-2564

CITIBUSINES CARD  
PO BOX 6401  
THE LAKES NV 88901-6401

CITIBUSINESS CARD  
PO BOX 44180  
JACKSONVILLE FL 32231-4180

CITIBUSINESS CARD  
PO BOX 6235  
SIOUX FALLS SD 57117-6235

CLIENT SERVICES INC.  
3451 HARRY TRUMAN BLVD.  
SAINT CHARLES MO 63301-4047

COLDWATER CONDOMINIUM  
2929 N. 44TH STREET  
SUITE 345  
PHOENIX AZ 85018

COLDWATER STATION LLC  
C/O EAGLE COMMERCIAL REALTY SVCS  
2929 N. 44TH STREET #345  
PHOENIX AZ 85018

COLDWATER STATION LLC  
C/O EAGLE COMMERCIAL REALTY SVCS  
2929 N. 44TH STREET #345  
PHOENIX AZ 85018

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COLDWATER STATION LLC  
C/O EAGLE COMMERCIAL REALTY SVCS  
2929 N. 44TH STREET #345  
PHOENIX AZ 85018

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PO BOX 740369  
NEW ORLEANS LA 70174-0396

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PHOENIX AZ 85037

DANIEL KALISZ  
5150 N. 99TH AVENUE  
PHOENIX AZ 85037

DISCOVER  
PO BOX 29033  
PHOENIX AZ 85038-9033

DISCOVER  
PO BOX 30943  
SALT LAKE CITY UT 84130

DISCOVER FINANCIAL SERVICES LLC  
PO BOX 15316  
WILMINGTON DE 19850

DSNB/MACYS  
PO BOX 8218  
MASON OH 45040

DSNB/MACYS  
PO BOX 8218  
MASON OH 45040



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ATTORNEYS AT LAW  
1427 ROSWELL ROAD  
MARIETTA GA 30062

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ATTORNEYS AT LAW  
1427 ROSWELL ROAD  
MARIETTA GA 30062

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8765 KELTON LANE BUILDING A-1, SUITE 102  
PEORIA AZ 85382-3574

FULTON ESTATES HOA  
8765 KELTON LANE BUILDING A-1, SUITE 102  
PEORIA AZ 85382-3574

FULTON ESTATES HOA  
8765 KELTON LANE BUILDING A-1, SUITE 102  
PEORIA AZ 85382-3574

GE CAPITAL FINANCIAL INC.  
PO BOX 981064  
EL PASO TX 79998-1064

GE MONEY BANK  
ATTN: BANKRUPTCY DEPT.  
P.O. BOX 103104  
ROSWELL GA 30076

GE MONEY BANK/SAM'S CLUB  
PO BOX 530970  
ATLANTA GA 30353-0970

GEMB/SAM'S CLUB  
PO BOX 981400  
EL PASO TX 79998-1400

HAMMERMAN & HULTGREN P.C.  
3101 N. CENTRAL  
SUITE 500  
PHOENIX AZ 85012

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3101 N. CENTRAL  
SUITE 500  
PHOENIX AZ 85012

HSBC BANK USA, NATIONAL ASSOCIATION  
C/O AMERICA'S SERVICING COMPANY  
3476 STATEVIEW BLVD. MAC #X7801-014  
FORT MILL SC 29715

INTEGRITY FINANCIAL PARTNERS INC.  
PO BOX 11530  
OVERLAND PARK KS 66207-4230

INTEGRITY FINANCIAL PARTNERS, INC.  
4370 W. 109TH STREET SUITE 100  
LEAWOOD KS 66211

INTEGRITY FINANCIAL PARTNERS, INC.  
PO BOX 1997  
SOUTHGATE MI 48195-0997

INTEGRITY FINANCIAL PARTNERS, INC.  
PO BOX 1997  
SOUTHGATE MI 48195-0997

INTEGRITY FINANCIAL PARTNERS, INC.  
4370 W. 109TH STREET  
SUITE 100  
LEAWOOD KS 66211

LEADING EDGE RECOVERY SOLUTIONS LLC  
PO BOX 129  
LINDEN MI 48451-0129

LEADING EDGE RECOVERY SOLUTIONS, LLC  
5440 N. CUMBERLAND AVENUE SUITE 300  
CHICAGO IL 60656-1490

MACY'S  
BANKRUPTCY PROCESSING  
PO BOX 8053  
MASON OH 45040

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MACY'S  
BANKRUPTCY PROCESSING  
PO BOX 8053  
MASON OH 45040

MICHAEL KALISZ  
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AVONDALE AZ 85392

NCO FINANCIAL SYSTEMS INC.  
PO BOX 12100  
DEPT. 64  
TRENTON NJ 08650

NCO FINANCIAL SYSTEMS, INC.  
4740 BAXTER ROAD  
VIRGINIA BEACH VA 23462

NES  
NATIONAL ENTERPRISE SYSTEMS  
29125 SOLON ROAD  
SOLON OH 44139-3442

NES  
NATIONAL ENTERPRISE SYSTEMS  
29125 SOLON ROAD  
SOLON OH 44139-3442

SALLIE MAE  
P.O. BOX 9500  
WILKES BARRE PA 18773-9500

SAM'S CLUB DISCOVER/GEMB  
PO BOX 960016  
ORLANDO FL 32896-0016

SANTANDER CONSUMER USA INC.  
P.O. BOX 660633  
DALLAS TX 75266-0633

SANTANDER CONSUMER USA INC.  
1010 W. MOCKINGBIRD LANE  
SUITE 100  
DALLAS TX 75247

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SANTANDER CONSUMER USA INC.  
ATTENTION: BANKRUPTCY DEPT.  
PO BOX 560284  
DALLAS TX 75356-0284

SEIDBERG LAW OFFICES  
PO BOX 7290  
PHOENIX AZ 85011

THE PYRAMIDS AT PALM VALLEY CONDO ASSOC.  
C/O US BANK LOCKBOX DEPARTMENT  
PO BOX 60729  
LOS ANGELES CA 90060-0729

U.S. BANK  
PO BOX 790408  
SAINT LOUIS MO 63179-0408

VIKING COLLECTION SERVICE INC.  
VCS  
7500 OFFICE RIDGE CIRCLE  
EDEN PRAIRIE MN 55344-3678

WELLS FARGO AUTO FINANCE  
711 W BROADWAY RD  
TEMPE AZ 85282-1218

WELLS FARGO BANK  
PO BOX 54349  
LOS ANGELES CA 90054-0348

WELLS FARGO BANK  
BUSINESS DIRECT DIVISION MAC S4101-050  
PO BOX 29746  
PHOENIX AZ 85038-9746

WELLS FARGO BANK N. A.  
PO BOX 54780  
LOS ANGELES CA 90054-0780

WELLS FARGO BANK N.A.  
PO BOX 4233  
PORTLAND OR 97208-4233

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WELLS FARGO BANK N.A.  
PO BOX 10347  
DES MOINES IA 50306-0347

WELLS FARGO BANK, N.A.  
PO BOX 30086  
LOS ANGELES CA 90030-0086

WELLS FARGO BANK, N.A.  
WF BUSINESS DIRECT  
PO BOX 348750  
SACRAMENTO CA 95834

WELLS FARGO DEALER SERVICES  
PO BOX 25341  
SANTA ANA CA 92799-5341

WELLS FARGO DEALER SERVICES  
PO BOX 25341  
SANTA ANA CA 92799-5341

WELLS FARGO EDUCATION SV  
SALES AND SERVICE  
PO BOX 5185  
SIOUX FALLS SD 57117

WELLS FARGO EDUCATION SV  
SALES AND SERVICE  
PO BOX 5185  
SIOUX FALLS SD 57117

WELLS FARGO HOME MORTGAGE  
PO BOX 30427  
LOS ANGELES CA 90030-0427

WELLS FARGO HOME MORTGAGE  
PO BOX 10335  
DES MOINES IA 50306-0335

WELTMAN, WEINBERG & REIS CO., L.P.A.  
175 SOUTH 3RD STREET  
SUITE 900  
COLUMBUS OH 43215

Kalisz, Thomas and Danuta -

ZWICKER & ASSOCIATES, P.C.  
ATTORNEYS AT LAW  
ANDOVER MA 01810-1008

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ATTORNEYS AT LAW  
ANDOVER MA 01810-1008

In re **Thomas Kalisz**  
**Danuta Kalisz**  
 Debtor(s)  
 Case Number: \_\_\_\_\_  
 (If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.  
☒ The presumption does not arise.  
☐ The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

### Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <div style="margin-left: 40px;"> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <div style="margin-left: 40px;"> <input type="checkbox"/> I remain on active duty /or/  <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed; </div> <p style="text-align: center; margin: 10px 0;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/  <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p> </div>

**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

2	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b> b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b> c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b> d. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b>															
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<b>Column A</b> <b>Debtor's</b> <b>Income</b>	<b>Column B</b> <b>Spouse's</b> <b>Income</b>												
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$ <b>0.00</b>	\$ <b>3,249.15</b>												
4	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ <b>8,310.66</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ <b>7,043.53</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$ <b>8,310.66</b>	\$ <b>0.00</b>	b. Ordinary and necessary business expenses	\$ <b>7,043.53</b>	\$ <b>0.00</b>	c. Business income	Subtract Line b from Line a		\$ <b>1,267.13</b>	\$ <b>0.00</b>
	Debtor	Spouse														
a. Gross receipts	\$ <b>8,310.66</b>	\$ <b>0.00</b>														
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c. Business income	Subtract Line b from Line a															
5	<b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ <b>1,289.17</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ <b>2,538.92</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$ <b>1,289.17</b>	\$ <b>0.00</b>	b. Ordinary and necessary operating expenses	\$ <b>2,538.92</b>	\$ <b>0.00</b>	c. Rent and other real property income	Subtract Line b from Line a		\$ <b>0.00</b>	\$ <b>0.00</b>
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c. Rent and other real property income	Subtract Line b from Line a															
6	<b>Interest, dividends, and royalties.</b>		\$ <b>0.00</b>	\$ <b>0.00</b>												
7	<b>Pension and retirement income.</b>		\$ <b>0.00</b>	\$ <b>0.00</b>												
8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.		\$ <b>0.00</b>	\$ <b>0.00</b>												
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%; text-align: right;">Debtor \$ <b>0.00</b></td> <td style="width: 30%; text-align: right;">Spouse \$ <b>0.00</b></td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>														
10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table> Total and enter on Line 10			Debtor	Spouse	a.	\$	\$	b.	\$	\$	\$ <b>0.00</b>	\$ <b>0.00</b>			
	Debtor	Spouse														
a.	\$	\$														
b.	\$	\$														
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$ <b>1,267.13</b>	\$ <b>3,249.15</b>												



12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ <b>4,516.28</b>
<b>Part III. APPLICATION OF § 707(b)(7) EXCLUSION</b>		
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$ <b>54,195.36</b>
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>          AZ          </u> b. Enter debtor's household size: <u>          2          </u>	\$ <b>56,692.00</b>
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

<b>Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)</b>														
16	<b>Enter the amount from Line 12.</b>	\$												
17	<b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;"></td> <td style="width: 35%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table>	a.		\$	b.		\$	c.		\$	d.		\$	
a.		\$												
b.		\$												
c.		\$												
d.		\$												
	Total and enter on Line 17													
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.	\$												

### Part V. CALCULATION OF DEDUCTIONS FROM INCOME

#### Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	<b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$																								
19B	<b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.																									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 30%;">Allowance per member</td> <td style="width: 25%;"></td> <td style="width: 5%;">a2.</td> <td style="width: 30%;">Allowance per member</td> <td style="width: 25%;"></td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td></td> <td>b2.</td> <td>Number of members</td> <td></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td></td> <td>c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table>	Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member		a2.	Allowance per member		b1.	Number of members		b2.	Number of members		c1.	Subtotal		c2.	Subtotal		\$
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member		a2.	Allowance per member																						
b1.	Number of members		b2.	Number of members																						
c1.	Subtotal		c2.	Subtotal																						
20A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$																								

20B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 35%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net mortgage/rental expense</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>	\$									
22A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b>          You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.          Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.  <input type="checkbox"/> 0   <input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.          If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$									
22B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$									
23	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  <input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.          Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23.          Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	\$									
26	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	\$									

27	<b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b>	\$									
28	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b>	\$									
29	<b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$									
30	<b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>	\$									
31	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b>	\$									
32	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>	\$									
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	\$									
<b>Subpart B: Additional Living Expense Deductions</b> <b>Note: Do not include any expenses that you have listed in Lines 19-32</b>											
34	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 75%;">Health Insurance</td> <td style="width: 20%;">\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 34.</p> <p><b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below:</p> <p>\$ _____</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$ <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$									
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$									
37	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$									
38	<b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>	\$									

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$															
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$															
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40	\$															
<b>Subpart C: Deductions for Debt Payment</b>																	
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	\$															
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 20%;">Does payment include taxes or insurance?</th> </tr> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no				Total: Add Lines		\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?													
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no													
			Total: Add Lines														
43	<b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	\$															
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 35%;">1/60th of the Cure Amount</th> </tr> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$				Total: Add Lines	\$			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.			\$														
			Total: Add Lines														
44	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>	\$															
45	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	\$															
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 55%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 40%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td style="text-align: center;">x</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$						
a.	Projected average monthly Chapter 13 plan payment.	\$															
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x															
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b															
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.	\$															
<b>Subpart D: Total Deductions from Income</b>																	
47	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46.	\$															
<b>Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION</b>																	
48	<b>Enter the amount from Line 18 (Current monthly income for § 707(b)(2))</b>	\$															
49	<b>Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))</b>	\$															
50	<b>Monthly disposable income under § 707(b)(2).</b> Subtract Line 49 from Line 48 and enter the result.	\$															
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.	\$															

52	<p><b>Initial presumption determination.</b> Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is less than \$7,025*.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$11,725*</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is at least \$7,025*, but not more than \$11,725*.</b> Complete the remainder of Part VI (Lines 53 through 55).</p>		
53	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 85%;"><b>Enter the amount of your total non-priority unsecured debt</b></td> <td style="width: 15%; text-align: center;">\$</td> </tr> </table>	<b>Enter the amount of your total non-priority unsecured debt</b>	\$
<b>Enter the amount of your total non-priority unsecured debt</b>	\$		
54	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 85%;"><b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.</td> <td style="width: 15%; text-align: center;">\$</td> </tr> </table>	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$		
55	<p><b>Secondary presumption determination.</b> Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>		

**Part VII. ADDITIONAL EXPENSE CLAIMS**

56	<p><b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Expense Description</th> <th style="width: 35%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">d.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c, and d</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total: Add Lines a, b, c, and d		\$
	Expense Description	Monthly Amount																	
a.		\$																	
b.		\$																	
c.		\$																	
d.		\$																	
Total: Add Lines a, b, c, and d		\$																	

**Part VIII. VERIFICATION**

57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <table style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 45%;">Date: <u>September 1, 2010</u></td> <td style="width: 55%;">Signature: <u>/s/ Thomas Kalisz</u> <b>Thomas Kalisz</b> <i>(Debtor)</i></td> </tr> <tr> <td>Date: <u>September 1, 2010</u></td> <td>Signature: <u>/s/ Danuta Kalisz</u> <b>Danuta Kalisz</b> <i>(Joint Debtor, if any)</i></td> </tr> </table>	Date: <u>September 1, 2010</u>	Signature: <u>/s/ Thomas Kalisz</u> <b>Thomas Kalisz</b> <i>(Debtor)</i>	Date: <u>September 1, 2010</u>	Signature: <u>/s/ Danuta Kalisz</u> <b>Danuta Kalisz</b> <i>(Joint Debtor, if any)</i>
Date: <u>September 1, 2010</u>	Signature: <u>/s/ Thomas Kalisz</u> <b>Thomas Kalisz</b> <i>(Debtor)</i>				
Date: <u>September 1, 2010</u>	Signature: <u>/s/ Danuta Kalisz</u> <b>Danuta Kalisz</b> <i>(Joint Debtor, if any)</i>				

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## Current Monthly Income Details for the Debtor

### Debtor Income Details:

Income for the Period **03/01/2010** to **08/31/2010**.

#### Line 4 - Income from operation of a business, profession, or farm

Source of Income: **Realtor Commission**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<b>03/2010</b>	<b>\$8,711.79</b>	<b>\$6,326.95</b>	<b>\$2,384.84</b>
5 Months Ago:	<b>04/2010</b>	<b>\$2,330.95</b>	<b>\$7,428.51</b>	<b>\$-5,097.56</b>
4 Months Ago:	<b>05/2010</b>	<b>\$15,917.74</b>	<b>\$6,429.19</b>	<b>\$9,488.55</b>
3 Months Ago:	<b>06/2010</b>	<b>\$9,028.69</b>	<b>\$7,427.56</b>	<b>\$1,601.13</b>
2 Months Ago:	<b>07/2010</b>	<b>\$3,296.07</b>	<b>\$5,872.98</b>	<b>\$-2,576.91</b>
Last Month:	<b>08/2010</b>	<b>\$10,578.69</b>	<b>\$8,775.98</b>	<b>\$1,802.71</b>
Average per month:		<b>\$8,310.66</b>	<b>\$7,043.53</b>	<b>\$1,267.13</b>

Average Monthly NET Income: **\$1,267.13**

#### Line 5 - Rent and other real property income

Source of Income: **Residential Condo Lease**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<b>03/2010</b>	<b>\$1,870.00</b>	<b>\$751.00</b>	<b>\$1,119.00</b>
5 Months Ago:	<b>04/2010</b>	<b>\$935.00</b>	<b>\$712.00</b>	<b>\$223.00</b>
4 Months Ago:	<b>05/2010</b>	<b>\$0.00</b>	<b>\$462.00</b>	<b>\$-462.00</b>
3 Months Ago:	<b>06/2010</b>	<b>\$0.00</b>	<b>\$3,989.30</b>	<b>\$-3,989.30</b>
2 Months Ago:	<b>07/2010</b>	<b>\$935.00</b>	<b>\$712.00</b>	<b>\$223.00</b>
Last Month:	<b>08/2010</b>	<b>\$935.00</b>	<b>\$1,205.00</b>	<b>\$-270.00</b>
Average per month:		<b>\$779.17</b>	<b>\$1,305.22</b>	<b>\$-526.05</b>

Average Monthly NET Income: **\$-526.05**

#### Line 5 - Rent and other real property income

Source of Income: **Business sublease**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<b>03/2010</b>	<b>\$500.00</b>	<b>\$952.86</b>	<b>\$-452.86</b>
5 Months Ago:	<b>04/2010</b>	<b>\$500.00</b>	<b>\$952.86</b>	<b>\$-452.86</b>
4 Months Ago:	<b>05/2010</b>	<b>\$500.00</b>	<b>\$2,637.88</b>	<b>\$-2,137.88</b>
3 Months Ago:	<b>06/2010</b>	<b>\$500.00</b>	<b>\$952.86</b>	<b>\$-452.86</b>
2 Months Ago:	<b>07/2010</b>	<b>\$500.00</b>	<b>\$952.86</b>	<b>\$-452.86</b>
Last Month:	<b>08/2010</b>	<b>\$560.00</b>	<b>\$952.86</b>	<b>\$-392.86</b>
Average per month:		<b>\$510.00</b>	<b>\$1,233.70</b>	<b>\$-723.70</b>

Average Monthly NET Income: **\$-723.70**

## Current Monthly Income Details for the Debtor's Spouse

**Spouse Income Details:**

Income for the Period **03/01/2010** to **08/31/2010**.

**Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions**

Source of Income: **USAA, Interpeting**

Income by Month:

6 Months Ago:	<b>03/2010</b>	<b>\$3,531.35</b>
5 Months Ago:	<b>04/2010</b>	<b>\$5,125.33</b>
4 Months Ago:	<b>05/2010</b>	<b>\$2,041.89</b>
3 Months Ago:	<b>06/2010</b>	<b>\$2,893.72</b>
2 Months Ago:	<b>07/2010</b>	<b>\$2,951.60</b>
Last Month:	<b>08/2010</b>	<b>\$2,951.00</b>
Average per month:		<b>\$3,249.15</b>